later, after marrying her husband Randolph and relocating to Kentucky, Ruth immediately immersed herself in the local community. She spent her time working side by side with her husband helping to run both a dry goods store and a small-town retail store to support their young family while simultaneously volunteering and supporting many community organizations. She has been chosen for many leadership roles, including president of the local chamber of commerce and delegate to the Republican National Convention.

About 15 years ago, Ruth was widowed when Randolph passed unexpectedly. Ruth was burdened with the task of liquidating the family business and finding a job. Not long after, Ruth began a new career which lasted for over 17 years when the Lake Cumberland District Health Department hired Ruth to work with teen mothers through the Clinton, McCreary and Cumberland County Health Departments in the HANDS Program. Ruth mentored countless young women into becoming responsible mothers, employees and citizens while loving and nurturing their children into feeling special at the same time.

Throughout this unintended second career, Ruth continuously found herself in situations where the needs were clear but the means to achieve them were not always so. Yet, with her determination as her guide, she always found a way to meet these daily demands, oftentimes reaching into her own pockets when resources were not available, and never complaining.

Last summer, Ruth took a road trip to Pennsylvania with her daughter-in-law to visit her family and friends. A day or so later, news spread back in Kentucky that she had fallen ill, and at her age some feared the worst. But it turned out it was not Ruth that had fallen ill but her daughter-in-law—and the ever-resourceful Ruth Smith quite possibly saved the younger woman's life by calling an ambulance and administering CPR until help arrived.

Ruth truly loves people, especially those of her community, and they respond in kind. For example, when she decided to retire in July of last year at the age of 85, people from all over came to her retirement celebration to honor her—the impact that she had on those who were fortunate enough to know and work with her over the years was evident and immeasurable.

My dear friend, Ms. Ruth Smith, is an honorable Kentuckian whose self-lessness and service to her fellow citizens deserves the utmost respect. She dedicated her life to helping her community and improving the lives of her fellow Kentuckians. She leaves behind her a legacy of inspiration and hope to all those she touched, and her achievements will not soon be forgotten.

I would ask that my Senate colleagues join me in congratulating Ms. Ruth Smith in receiving the UK Sanders-Brown Center on Aging Founda-

tion's Senior Star Award. She is most deserving of this honor, and I commend her for all that she has done for our great Commonwealth.

H.R. 2112 CONFERENCE REPORT

Mr. McCAIN. Mr. President, yesterday, the Senate voted on the conference report to H.R. 2112. Unfortunately, I was not able to cast my vote in support of the conference report because it increased spending. By increasing spending, Congress is ignoring the fact that our country is facing a \$15 trillion debt and \$1.3 trillion budget deficit. By Congress refusing to cut Federal spending, we are telling the American public that we are not serious about restoring fiscal responsibility in government and will continue with business as usual.

In addition, the bill contains language that would increase the FHA loan limits from \$625,500 to \$729,750, further putting the American taxpayer at risk. Taxpayers are already on the hook for \$170 billion in bailouts to mortgage giants Fannie Mae and Freddie Mac because of irresponsible lending practices. And just last week Fannie and Freddie asked for an additional \$13.8 billion in Federal funding from the pockets of hardworking Americans, many of whom are underwater on their mortgages. With over 50 percent of homeowners in Arizona underwater on their mortgages, I cannot support this increase in loan limits that could potentially worsen the disastrous housing market our country is currently facing.

While I appreciate the fact that Congress is doing its job by moving appropriations bills, I could not in good conscience have voted in support of this conference report knowing we are bankrupting our country. We must make sacrifices now to ensure that our children and grandchildren have the same opportunities that all of us have had instead of handing them a future filled with unsustainable debt and lost opportunities.

TRIBUTE TO MICHELE WYMER

Mr. GRAHAM. Mr. President, I ask my colleagues to join me in recognizing Michele Wymer for her outstanding service to her country in her role on the Department of State, Foreign Operations, and Related Programs Subcommittee. Before Michele and her family leave for greener pastures, I wanted to express my appreciation and thanks for her service to the Senate.

For the past five years, Michele has diligently worked on issues important to America's national security, including those mitigating the devastating impact of HIV/AIDS globally, providing security and stability through development assistance, and addressing the needs of refugees. She performed her duties in a professional manner, including conducting oversight on the ground in conflict areas such as Chad, Iraq, Af-

ghanistan, Pakistan, and the Democratic Republic of the Congo. I know I speak for the subcommittee staff in saying that Michele will be missed not only for her good work and professionalism, but also for her good humor and compassion

I ask that the Senate join me in recognizing Michele's outstanding service and wishing her family a safe journey and an exciting new chapter in their lives.

50TH ANNIVERSARY OF CENTER OF LATIN AMERICAN STUDIES

Mr. MORAN. Mr. President, today I am proud to honor the 50th anniversary of the Center of Latin American Studies at the University of Kansas. The Center was founded in 1961 to equip KU students to face the political, economic, sociological and geographical realities of our world and, 50 years later, that vision continues. KU's strong ties to the University of Costa Rica have continued, and the Center's connections have expanded in Mexico. the Caribbean and South America. The Center provides students with advanced language and area studies training, including opportunities for study and research abroad. The Center provides the education and experience Kansans need in order to pursue successful, satisfying careers as teachers, scholars, and business and government professionals in the 21st century.

I want to congratulate the Center of Latin American Studies for its 50 years of commitment to building strong international relations with Latin America for the benefit of Kansas and the nation.

NATIONAL ADOPTION MONTH

Mr. JOHNSON of South Dakota. Mr. President, I rise today to acknowledge November as National Adoption Month and National Adoption Day on Nov. 19, 2011. With over 107,000 children waiting to be adopted from the U.S. foster care system, I think it is crucial to celebrate the parents, social workers, judges, lawyers, teachers, doctors, nurses, police officers, and other dedicated advocates who help children find safe, permanent and loving homes.

It seems quite appropriate that as we prepare to celebrate Thanksgiving, we also celebrate the ways in which families grow through adoption. My own family has been personally touched by adoption, and I can't express enough the positive impact that adoption can have on children and families.

Together, National Adoption Month and National Adoption Day aim to raise awareness of the 408,000 children living in the nation's foster care system and encourage individuals to consider opening their homes and hearts through adoption. Each year more than 20,000 children age out of the foster care system without finding a permanent family to call their own. The majority of these children struggle to